

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA**

In re:

Kenneth Glenn Roffman  
Kristti Kay Roffman

Debtor(s)

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§  
§  
§  
§

Case No. 14-14259

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/10/2014 . The undersigned trustee was appointed on 10/10/2014 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 2,475.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	1.79
Bank service fees	50.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	<sup>1</sup> \$ 2,423.21

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/22/2015 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 618.75 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 618.75 , for a total compensation of \$ 618.75 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 80.89 , for total expenses of \$ 80.89 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/10/2015 By:/s/KEVIN M. COFFEY  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No:	14-14259	SAHB	Judge:	Sarah A. Hall (b)	Trustee Name:	KEVIN M. COFFEY
Case Name:	Kenneth Glenn Roffman				Date Filed (f) or Converted (c):	10/10/2014 (f)
	Kristi Kay Roffman				341(a) Meeting Date:	11/21/2014
For Period Ending:	09/10/2015				Claims Bar Date:	06/22/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Tax Refund (u)	2,475.00	2,704.00		2,475.00	FA
2. 114 Mohawk Ave Geromimo, OK 73543	130,000.00	0.00		0.00	FA
3. Cash	100.00	0.00		0.00	FA
4. Checking: Navy Federal Credit Union #0811	258.00	0.00		0.00	FA
5. Checking: Bank of America #1357	150.00	0.00		0.00	FA
6. Checking: USAA #429 overdrawn	Unknown	0.00		0.00	FA
7. Furniture	2,500.00	0.00		0.00	FA
8. Clothes, Shoes, etc	3,000.00	0.00		0.00	FA
9. Wedding bands	700.00	0.00		0.00	FA
10. 2009 Dodge 1/2 ton, 4 Door, V-8, 2WD, 80k miles	14,000.00	0.00		0.00	FA
11. 2013 Harley Davidson Road Glide, 18k miles	19,000.00	0.00		0.00	FA
<b>TOTALS (Excluding Unknown Values)</b>					<b>Gross Value of Remaining Assets</b>
\$172,183.00					\$2,475.00
					\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

5-29-15: tax refund case; all funds in; Proofs of Claims to be filed by 6-22-15

8-19-15: Emailed filed trustee fee application and order for M. Creasey to approve.

8-19-15: Emailed TFR to USTP for approval.

8-20-15: Signed trustee's fee order uploaded.

Initial Projected Date of Final Report (TFR): 03/24/2017

Current Projected Date of Final Report (TFR): 03/24/2017

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FORM 2

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-14259

Trustee Name: KEVIN M. COFFEY

Case Name: Kenneth Glenn Roffman  
Kristti Kay Roffman

Bank Name: First National Bank of Vinita

Taxpayer ID No: XX-XXX7029

Account Number/CD#: XXXXXX2672

For Period Ending: 09/10/2015

Checking

Blanket Bond (per case limit): \$6,496,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/26/15	1	United States Treasury	tax refund	1224-000	\$2,475.00		\$2,475.00
04/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,465.00
05/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,455.00
06/04/15	101	International Sureties, LTD Suite 420 701 Poydras St. New Orleans, LA 70139	2015 Bond Premium Disbursement	2300-000		\$1.79	\$2,453.21
06/05/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,443.21
07/07/15		First National Bank of Vinita 102 W. Illinois Avenue Vinita, OK 74301	Bank service charge	2600-000		\$10.00	\$2,433.21
08/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,423.21

COLUMN TOTALS	\$2,475.00	\$51.79
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$2,475.00	\$51.79
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$2,475.00	\$51.79

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2672 - Checking	\$2,475.00	\$51.79	\$2,423.21
	\$2,475.00	\$51.79	\$2,423.21
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$2,475.00		
<hr/> Total Gross Receipts:	<hr/> \$2,475.00		

Exhibit C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-14259

Date: September 10, 2015

Debtor Name: Kenneth Glenn Roffman

Claims Bar Date: 6/22/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100	Kevin M. Coffey 435 N. Walker, Suite 202 Oklahoma City, Ok 73102	Administrative		\$0.00	\$618.75	\$618.75
100	Kevin M. Coffey 435 N. Walker, Suite 202 Oklahoma City, Ok 73102	Administrative		\$0.00	\$80.89	\$80.89
100	U. S. Bankruptcy Court 215 Dean A. McGee Ave. Oklahoma City, OK 73102	Administrative		\$0.00	\$260.00	\$260.00
1	Speedy Cash Po Box 780408 Wichita Ks 67278	Unsecured		\$0.00	\$370.00	\$370.00
2	U. S. Department Of Education U.S. Department Of Education C/O Nelnet 3015 South Parker Road, Suite 400 Aurora, Co 80014	Unsecured		\$0.00	\$30,605.32	\$30,605.32
3	Army & Air Force Exchange Services C/O Bass & Associates, P.C. 3936 E. Ft. Lowell Rd, Suite #200 Tucson, Az 85712	Unsecured		\$0.00	\$5,554.90	\$5,554.90
4	Midland Credit Management,Inc As Agent For Midland Funding Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$0.00	\$1,518.45	\$1,518.45
<b>Case Totals</b>				<b>\$0.00</b>	<b>\$39,008.31</b>	<b>\$39,008.31</b>

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 14-14259

Case Name: Kenneth Glenn Roffman  
 Kristti Kay Roffman  
 Trustee Name: KEVIN M. COFFEY

Balance on hand	\$	2,423.21
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Kevin M. Coffey	\$ 618.75	\$ 0.00	\$ 618.75
Trustee Expenses: Kevin M. Coffey	\$ 80.89	\$ 0.00	\$ 80.89
Charges: U. S. Bankruptcy Court	\$ 260.00	\$ 0.00	\$ 260.00
Total to be paid for chapter 7 administrative expenses		\$ 959.64	
Remaining Balance		\$ 1,463.57	

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 38,048.67 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Speedy Cash	\$ 370.00	\$ 0.00	\$ 14.23
2	U. S. Department Of Education	\$ 30,605.32	\$ 0.00	\$ 1,177.26
3	Army & Air Force Exchange Services	\$ 5,554.90	\$ 0.00	\$ 213.67
4	Midland Credit Management, Inc	\$ 1,518.45	\$ 0.00	\$ 58.41
Total to be paid to timely general unsecured creditors				\$ 1,463.57
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE